

## REMARKS

This is in response to the Final Office Action mailed July 31, 2007. Claims 1-5, 8-15, 18-24, and 27-29 are pending in the application and were rejected. Claims 1, 3, 11, 13, 20, and 22 are currently amended. For at least the reasons set below, Applicants assert that all claims are in condition for allowance.

### Claim Rejections – 35 U.S.C. § 103

In the Office Action, the Examiner rejected Claims 1-5, 8-15, 18-24, and 27-29 under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,875,437) in view of Sullivan et al (U.S. Patent No. 6,615,240) and further in view of Leemhuis (U.S. Patent No. 6,470,325). Applicant respectfully submits that the cited references, each alone or in combination, do not teach or suggest all of the limitations of the amended claims as required by MPEP § 2143.

Claims 1, 11, and 20 have been amended to indicate that the projection of yearly income and yearly expenses is based on both user-provided information and external market data. As recited, the financial information utilized to determine prospective cash flow includes intended revenues, expenses of the user, and external financial data. By using the user-provided information, the financial modeling and counseling system is able to provide projections customized to the individual user. Similarly, the use of external market data such as mortgage interest rates and the rate of inflation provides a more accurate projection for the prospective cash flow, and the combination of external market data with user-provided information provides further accuracy and detail for the projection. This limitation in the amended claims of projecting income and expenses based on user information and external financial data is not taught or suggested by *Atkins*, *Sullivan*, or *Leemhuis*, or any combination therein.

Additionally, Claims 1, 10, and 20 have been amended to indicate that the external market data employed in the income and expense projections is determined by the user-selected service level agreement. Thus, by selecting a particular service level, a user can customize the amount and quality of market data which is ultimately used in the income and expense projections. This limitation in the amended claims of providing a customizable amount of counseling, coaching, and external market data based on a unique service level is also not taught or suggested by *Atkins*, *Sullivan*, or *Leemhuis*, or any combination therein.

Claims 3, 13, and 22 have also been amended to indicate that a risk analysis is performed based on the combination of risk events and the projected income and expenses of the financial model. This amended claim demonstrates that multiple variables are factored into the risk analysis, allowing more useful and accurate projections to be provided to the user. Additionally, it can be appreciated that because the expected yearly income and expected yearly expenses are based on one or more of user information and external market data, the risk analysis will also consider this data. This limitation in the amended claims is also not taught or suggested by *Atkins*, *Sullivan*, or *Leemhuis*, or any combination therein.

Additionally, Applicants submit that the *Atkins* reference fails to show any basis for the rejection of Claims 8-10, 18-19, and 27-29. The examiner has cited the Abstract and the entirety of the "Summary of the Invention" in *Atkins* as support for the rejection of these claims. However, in no instance of *Atkins* appears any teaching or suggestion of the display of an aggregated cash flow, an aggregated cash flow timeline, or recalculation of an aggregated cash flow.

Therefore, because the combination of *Atkins*, *Sullivan*, and *Leemhuis* fails to teach or suggest each and every limitation of the amended claims, Applicant respectfully asserts that a prima facie case of obviousness has not been established and that these claims are allowable. Further, because Claims 2-5, 8-10, 12-15, 18-19, 21-24, and 27-29 depend either directly or indirectly from independent claims 1, 11, and 20, these dependent claims are also allowable as depending from allowable claims. Applicant respectfully requests that the rejection of all claims under § 103(a) be withdrawn.

### **CONCLUSION**

Applicant now submits that all pending claims are allowable and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7237.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375802).

Respectfully submitted,

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